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Due Date: February 21, 2004

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

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Applicant:

George R. Hood

Examiner:

Andrew J. Rudy

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Serial No.:

09/845,924

Group Art Unit:

3627

Filed:

April 30, 2001

Docket:

9435

Title:

AMORTIZATION FOR FINANCIAL PROCESSING IN A RELATIONAL

DATABASE MANAGEMENT SYSTEM

CERTIFICATE OF MAILING OR TRANSMISSION UNDER 37 CFR 1.8

I hereby certify that this correspondence is being filed via facsimile transmission to the U.S. Patent and

Trademark Office on February 11, 2004.

Namo: Gcorge H. Gates

AMENDMENT UNDER 37 C.F.R. §1.111

Commissioner for Patents P.O. Box 1450 Alexandria, VA 22313-1450

Dear Sir:

In response to the Office Action dated October 21, 2003, please amend the above-identified application as follows.